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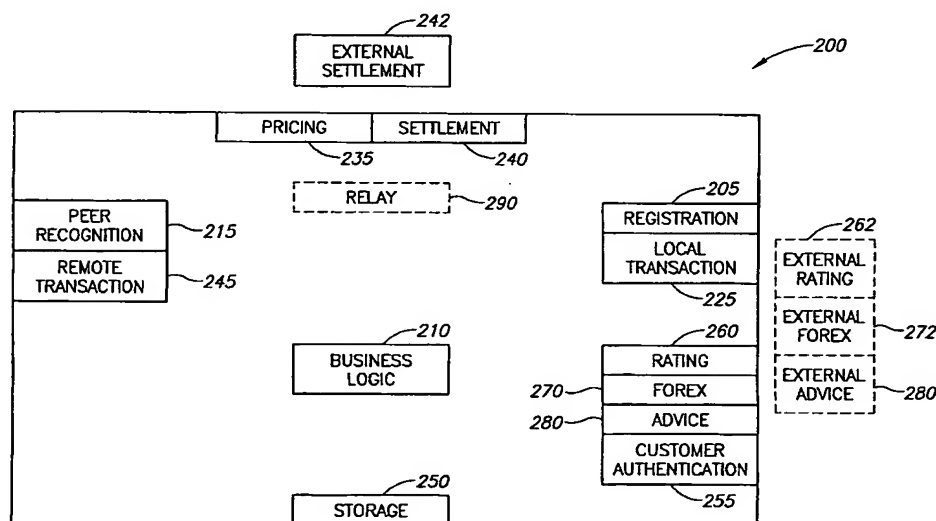
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[Continued on next page]

(54) Title: **UNIVERSAL MOBILE ELECTRONIC COMMERCE**



(57) Abstract: Electronic commerce system and method allowing a customer having an account with a first payment service provider based in a home network to purchase goods and services from a merchant having an account with a second payment service provider based in a remote network, including: first payment service provider with which a customer desiring a transaction with a merchant has an account; a home network on which first payment service provider is based; second payment service provider with which the merchant has an account; a remote network on which second payment service provider is based, by means of which the merchant communicates with the second payment service provider; at least two payment gateways, of which first payment gateway is associated with first payment service provider and second payment gateway is associated with second payment service provider; and a general network by means of which the payment gateways communicate.

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